

Medicare, Medi-Cal & Covered California



Guide to insurance for mental health care.

Medicare

Medicare covers inpatient, in-office and medications related to mental health. Part A typically covers inpatient care while part B is responsible for office outpatient mental health care. Medicare Advantage plans (or part C) encompass both of these benefits, while part D covers medications.

What to Keep in Mind

- A Medicare plan limits the kinds of therapists who are covered. They must have a doctoral degree or be a licensed social worker.
- For outpatient services, you'll pay 20% of what your provider charges, after you meet your deductible.

Learn more about your Medicare coverage:

[Medicare.gov](https://www.medicare.gov)

Medi-Cal/Medicaid

Medi-Cal is available to those in the state who qualify as low income, as well as those who have a disability, are over 65 or have another serious health condition. Medi-Cal covers most mental health care, including inpatient, in-office and medication treatments.

- You may receive coverage under a Medi-Cal managed care plan, county mental health plan or a fee-for-service plan
- Your plan choices will vary depending on your county
- The Department of Health Care Services oversees Medi-Cal plans in the state, and can help with questions or issues with your coverage

Do You Qualify for Medi-Cal?

If you aren't currently enrolled, you can see if you qualify and enroll in Medi-Cal here:

[CoveredCA.com](https://www.coveredca.com)

Covered California

The Affordable Care Act created health insurance marketplaces that allow people to purchase private health insurance, called Covered California. (Every state has a different version of the program.) You can choose different plans through Covered California, so make sure you compare mental health benefits during your search. The rates you pay depend on your income.

[CoveredCA.com](https://www.coveredca.com)

If you live outside of California

Medicaid coverage and your Medicare choices will vary by state. To learn more about benefits in your state, visit:

[Medicare.gov](https://www.medicare.gov)
[Medicaid.gov](https://www.medicicaid.gov)